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regulation, there have been a number of important decisions by the Supreme Court of the United States on the fundamental character of the business. It would seem, therefore, that discussion of these subjects, such as the power of the state to determine rates, as passed upon in the recent Kansas case, the Deer Lodge case, and others, would have made part V more complete.

Although the book can not be considered "a comprehensive text," nevertheless, its brevity, when considering its range of subjects and some of the classes for whom it was written, may be a merit. In the opinion of the reviewer it might have been made more brief without any loss in usefulness by omitting the thirty pages of sample policy forms. This material can be secured in abundance from insurance companies.

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Old Age Pensions: Their Actual Working and Ascertained Results in the United Kingdom. By H. J. HOARE. (London: P. S. King & Son. 1915. Pp. xi, 196. 3s. 6d.)

Mr. Hoare, who was a clerk of the Local Pension Sub-Committee for Camberwell and Lewisham,¹ wrote this book before the outbreak of the war "for the social student and investigator, for the ordinary citizen . . . and for persons engaged in actual administration." He calls it "a practical and human account of the actual working and ascertained results of the Acts." The acts are, of course, those of 1908 and 1911.

The volume chiefly tries to show how the various problems arising under the terms of the act have been worked out. Pensions are payable at the age of 70, but civil registration of birth became compulsory in England only in 1875. The regulations of 1911 sanctioned such other evidences of age as certificates of baptism, of marriage, of service in the Crown forces, and of membership in friendly or provident societies, or trade unions. Although in some cases "appearance and bearing" have been accepted as evidence of age, yet many persons are denied a pension because unable to prove their age. In fact 13 per cent of all claims are disallowed on age grounds. This chapter on age throws light on many peculiar difficulties and emphasizes the primary need for a complete civil registration of births.

The prescriptions of the law of 1908 regarding nationality and

¹ Mr. Hoare died at the Dardanelles in August, 1915.

residence created many hardships turning on such problems as sojourn outside of England and marriage to a foreign man followed by widowhood. The law of 1911 by prescribing that at least 12 years out of the previous 20 should have been spent in England, and by other provisions, seems "to have removed practically all the cases of hardship and to have combined the equitable treatment of the deserving poor with the protection of the tax-payer."

The English law denies pensions, or grades their amount, according to the income of the applicant. The latter is anxious to have sanctioned as many deductions as possible from his actual income in order to qualify for a pension or a higher pension. The committees deduct from income traveling expenses when necessarily incurred in the course of employment and payments to friendly societies when these are exceeded by sums received from the societies, but taxes may not be deducted from income, nor may voluntary allowances from children be deducted. This last provision Mr. Hoare agrees "must diminish the willingness of children to contribute to the support of aged parents of the old age pension class." A problem is created when people "have considerable means invested at as low as 1, 2 or 3 per cent." The machinery of the acts has not run wholly smoothly in its concern with the means of people.

A relaxation of the poor relief qualification in 1911 admitted over 160,000 pensioners to the roll. The authorities have not allowed a repayment of poor relief to remove the disqualification which receipt of poor relief entails. Habitual failure to work according to ability, opportunity, and need also disqualifies, but we are told that in practically every case an applicant disqualified on this ground appeals.

One of the most interesting results of the English experience with old-age pensions is the discovery of the frequent absence of cleanliness on the part of the pensioners. "Of 151 men and women pensioners admitted to a London infirmary between May, 1909 and December, 1910, only 1 man out of 63, and 6 women out of 88, could be described as entirely clean, while 6 men and 33 women were in a deplorable condition, and of 1 woman it was stated that 10 baths were required to cleanse her properly." Mr. Hoare is with those who consider that it is contrary to public policy that persons receiving state aid should live below a reasonable standard of domestic and bodily cleanliness. The London Local Pension Committee discussed this unforeseen problem but held the obstacles

to its solution to be insuperable. A greater inspection staff would be necessary, a standard of cleanliness would be difficult to devise, and pensioners are often not responsible for domestic cleanliness at any rate.

Claims for pensions must be made four months before the pension can be given. Although false statements in connection with claims are punishable, there have apparently been few prosecutions. On the other hand, few really unnecessary appeals from decisions are made.

A chapter on the statistics of working shows that in the first six months under the act over 800,000 claims were received, but that the annual rate since has been about 175,000 except in 1911 when, because of the relaxation of the poor law provisions, 385,000 claims were received. In 1912-1913, a fairly typical year, 20,500 claims were rejected on grounds of age, 8,700 on grounds of receipt of poor relief, 12,000 on grounds of income, and 2,100 on other grounds. During the year 65,000 pensioners died.

Out of 968,000 pensions payable on the last Friday in the year, 915,700 were payable at the full rate of five shillings, and only 4,500 at one shilling. The possibility under the English act that men who in the years before receiving a pension gradually spend their savings so as to qualify for a larger pension, which would give them the same total income as if they had not spent their savings, is not discussed by the author. Certainly, however, the figures just presented indicate an extraordinary proportion of persons receiving the highest pension.

The burden of the pensions in 1912-1913 was £12,315,000 compared with £8,776,000 in the 12 months of 1909-1910. In the United Kingdom 63.7 per cent of the population over 70 years of age were in receipt of pensions. The proportion is higher than for England alone because 68.8 per cent of the same population group in Ireland receive a pension. Women pensioners are 62.5 per cent of all, but in Ireland they are 57.7 per cent, and in London 69.3 per cent. Just what these considerable variations signify is not yet clear. Between 1906 and 1913 the number of indoor paupers over 70 decreased nearly 20 per cent, the number of outdoor paupers 95 per cent, but for London at least the reduction of poor relief cost is greatly less than the pension cost.

Mr. Hoare makes a few suggestions for improvement, such as the introduction of a dirt disqualification and the discontinuance of a pension when the pensioner enters a poor law institution for medi-

cal or surgical aid. At various points it is clear that he regards the machinery of the acts as cumbrous and he specifically charges that there are too many authorities for efficiency. On the other hand, he holds that the acts have, on the whole, worked exceedingly well and smoothly and have been a blessing to a very large section of aged and deserving poor.

It is a compact and clear picture which Mr. Hoare presents. He has raised no large questions of principle; he has made no comparisons with the institutions of other countries. We have had other accounts of the English act much more pessimistic than Mr. Hoare's, but I am not sure that they have been better grounded than his. It is not to belittle his contribution to say that profounder studies are desirable before we confidently assess the merit and rank of the English legislation.

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